

EXHIBIT N



OCWEN
1/23/2013

Ocwen Loan Servicing, LLC
HELPING HOMEOWNERS IS WHAT WE DO!™
WWW.OCWEN.COM

Robert Giacuta
3920 Dundee Rd
Northbrook, IL 60062

Relationship Manager Notice

Loan Number: 7130563187
Property Address: 850 Keystone Circle, Northbrook, IL 60062

Dear Customer:

Thank you for working with us to identify solutions for your loan. To better serve you during this time, Ocwen has assigned Scott Winters to serve as your Relationship Manager throughout this process. Your Relationship Manager will be responsible for monitoring your account, making sure that we have all of your critical information and carefully reviewing your situation. While we hope that your Relationship Manager will be able to assist you in finding an alternative to foreclosure, the assignment of a relationship manager in itself will not delay or postpone any foreclosure action or sale.

How We Communicate With You

You may already have an appointment scheduled to speak with your Relationship Manager. If not, we will be contacting you within the next few days to schedule an in-depth consultation to review your account status. At times, we may also send you mailed correspondence with account updates and other important information.

For your convenience, you can set up an appointment with your Relationship Manager at any time. To set up an appointment, simply call our Customer Care Center at (800)746-2936, Monday to Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm and Sunday 9:00 am to 2:00 pm ET.

How To Send In Documents

Your Relationship Manager also will track the documents you send to us, including documentation you have already provided. Please continue to email any requested documents and/or attachments to mod@ocwen.com, and be sure to include your name and loan number in your emails. Though email is the fastest way to send in documents, you can also fax them to (407) 737-5600 or mail them to us at:

Ocwen Loan Servicing, LLC
Attn: Home Retention Department
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

~~The assignment of a relationship manager in itself will not delay or postpone any foreclosure action or sale.~~

We look forward to working with you.


Sincerely,

Ocwen Loan Servicing, LLC

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS #: 1852

OCWEN Loan Servicing, LLC
www.ocwen.com

CUSTOMER RELATIONS 1-800-746-2936
 Your call may be recorded for the coaching and development of our associates.

12/20/2013 13:30:41 000353530(208) HILLWATER COWBELL (M) 112 (JULIAN HANCOCK) UNDER VARIANT 10/21

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300 301 302 303 304 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 331 332 333 334 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361 362 363 364 365 366 367 368 369 370 371 372 373 374 375 376 377 378 379 380 381 382 383 384 385 386 387 388 389 390 391 392 393 394 395 396 397 398 399 400 401 402 403 404 405 406 407 408 409 410 411 412 413 414 415 416 417 418 419 420 421 422 423 424 425 426 427 428 429 430 431 432 433 434 435 436 437 438 439 440 441 442 443 444 445 446 447 448 449 450 451 452 453 454 455 456 457 458 459 460 461 462 463 464 465 466 467 468 469 470 471 472 473 474 475 476 477 478 479 480 481 482 483 484 485 486 487 488 489 490 491 492 493 494 495 496 497 498 499 500 501 502 503 504 505 506 507 508 509 510 511 512 513 514 515 516 517 518 519 520 521 522 523 524 525 526 527 528 529 530 531 532 533 534 535 536 537 538 539 540 541 542 543 544 545 546 547 548 549 550 551 552 553 554 555 556 557 558 559 560 561 562 563 564 565 566 567 568 569 570 571 572 573 574 575 576 577 578 579 580 581 582 583 584 585 586 587 588 589 590 591 592 593 594 595 596 597 598 599 600 601 602 603 604 605 606 607 608 609 610 611 612 613 614 615 616 617 618 619 620 621 622 623 624 625 626 627 628 629 630 631 632 633 634 635 636 637 638 639 640 641 642 643 644 645 646 647 648 649 650 651 652 653 654 655 656 657 658 659 660 661 662 663 664 665 666 667 668 669 670 671 672 673 674 675 676 677 678 679 680 681 682 683 684 685 686 687 688 689 690 691 692 693 694 695 696 697 698 699 700 701 702 703 704 705 706 707 708 709 710 711 712 713 714 715 716 717 718 719 720 721 722 723 724 725 726 727 728 729 730 731 732 733 734 735 736 737 738 739 740 741 742 743 744 745 746 747 748 749 750 751 752 753 754 755 756 757 758 759 760 761 762 763 764 765 766 767 768 769 770 771 772 773 774 775 776 777 778 779 780 781 782 783 784 785 786 787 788 789 790 791 792 793 794 795 796 797 798 799 800 801 802 803 804 805 806 807 808 809 810 811 812 813 814 815 816 817 818 819 820 821 822 823 824 825 826 827 828 829 830 831 832 833 834 835 836 837 838 839 840 841 842 843 844 845 846 847 848 849 850 851 852 853 854 855 856 857 858 859 860 861 862 863 864 865 866 867 868 869 870 871 872 873 874 875 876 877 878 879 880 881 882 883 884 885 886 887 888 889 890 891 892 893 894 895 896 897 898 899 900 901 902 903 904 905 906 907 908 909 910 911 912 913 914 915 916 917 918 919 920 921 922 923 924 925 926 927 928 929 930 931 932 933 934 935 936 937 938 939 940 941 942 943 944 945 946 947 948 949 950 951 952 953 954 955 956 957 958 959 960 961 962 963 964 965 966 967 968 969 970 971 972 973 974 975 976 977 978 979 980 981 982 983 984 985 986 987 988 989 990 991 992 993 994 995 996 997 998 999 1000 1001 1002 1003 1004 1005 1006 1007 1008 1009 1010 1011 1012 1013 1014 1015 1016 1017 1018 1019 1020 1021 1022 1023 1024 1025 1026 1027 1028 1029 1030 1031 1032 1033 1034 1035 1036 1037 1038 1039 104

ROBERT GACUTA
3920 DUNDEE RD
NORTHBROOK IL 60062-2126

Account Number: 7130563187
Account Statement Date: 08/10/2012
Property Address:
850 Keystone Circle
Northbrook IL 60062

Page 1

Accidents happen everyday. Be prepared to protect your home and financial security. Call 1-800-348-7569 to enroll in accidental death and disability insurance.

* Current Principal Balance:	303,302.14
Interest Rate:	8.37500%
Next Payment Due Date:	01/01/2009
Escrow Advance Balance:	-57,471.06
Current Suspense Balance:	1,717.70
Interest Paid Year-To-Date:	1,612.96
Taxes Paid Year-To-Date:	.00
Beginning Principal Balance:	303,615.07
Principal Reductions Year-To-Date:	312.93
Escrow Deposits/Adjustments	-57,471.06

*This is the principal balance only, not the amount required to pay your account in full.

Current Amount Due:	
Principal:	397.19
Interest:	1,528.70
Escrow:	1,926.20
Less: Partial Payment Amount:	1,717.70
Current Amount Due by 09/01/12:	2,134.39
Past Due Amount:	
Principal:	15,547.65
Interest:	69,191.51
Escrow:	69,652.11
Past Due Amounts DUE IMMEDIATELY:	154,391.27
Assessed Fees/Expense Outstanding:	
Prev-Prior Servicer Fees:	5,412.20
Total Fees/Expense Outstanding:	5,412.20
Total Amount Due:	161,937.86

Date	Description	Principal	Interest	Escrow	Optional	Late Charges	Fees/Other	Suspense	Total
08/09/12	Payment	312.93	1,612.96	553.41	.00	.00	.00	1,717.70	4,197.00

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. To obtain information about your rights under the Fair Credit Reporting Act go to www.ftc.gov/credit.

If you are currently in bankruptcy or if you have filed for bankruptcy since obtaining this loan, please read the bankruptcy information provided on the back of this statement.

Our records indicate that your loan is in foreclosure. Accordingly, this statement may be for informational purposes only. Payments received are to be applied in accordance with your mortgage note. Payments will be first applied to bring your loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal.

FOLD AND
DETACH HERE

PLEASE DETACH AND RETURN BOTTOM PORTION WITH PAYMENT IN THE ENCLOSED ENVELOPE WITH ADDRESS VISIBLE.
PLEASE DO NOT SEND CORRESPONDENCE WITH YOUR PAYMENT - ALWAYS WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK

FOLD AND
DETACH HERE

00162034151 4444444881 000007130563187 50 161937867



Payment Collector

ROBERT GACUTA

Account Number: 7130583187

☐ Check box if your contact information has changed, update on the back

AMOUNT DUE	\$ 161,937.86
Add Late Charge of:	\$ 96.29
Charge:	\$ 162,034.15
Additional Principal:	\$
Additional Escrow:	\$
Late Charges:	\$
Other: (Please Specify)	\$

Total Enclosed:

Note: If your loan is current, any excess funds will first be applied to outstanding amounts due and then additional principal.

If this payment is made via automatic drafting, this statement is for informational purposes only.

OCWEN
PO BOX 6440
CAROL STREAM IL 60197-6440

